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CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:	:	Case No. 22-21258-GLT
	:	
SAM M. BURNS,	:	Chapter 13
	:	
<i>Debtor.</i>	:	
	:	
	:	
SAM M. BURNS,	:	
	:	
<i>Movant,</i>	:	
	:	
v.	:	Related to Dkt. No.88
	:	
U.S. BANK TRUST NATIONAL	:	
ASSOCIATION NOT IN ITS INDIVIDUAL	:	
CAPACITY SOLEY AS OWNER TRUSTEE:	:	
FOR VRMTG ASSET TRUST,	:	
	:	
<i>Respondent.</i>	:	
	:	

ORDER

This matter is before the Court on the *Objection to U.S. Bank Trust National Association's Payment Change Notices* [Dkt. No. 88] filed by Sam M. Burns (the “Debtor”) and the verbal response filed by the current noteholder, J.P. Morgan Acquisition Corp. At the hearing held on April 30, 2025, all material disputes were resolved. Accordingly, it is hereby **ORDERED**, **ADJUDGED**, and **DECREED** that:

1. The *Objection to U.S. Bank Trust National Association's Payment Change Notices* dated January 8, 2025 and January 9, 2025 [Dkt. No. 88] is **DENIED** in part and **SUSTAINED** in part as follows:

- (a) The objection to the January 8, 2025 *Notice of Mortgage Payment Change* is **DENIED**. The January 8, 2025 *Notice of Payment Change* shall remain in effect, subject to the terms of this Order;
- (b) Effective July 1, 2025, the mortgage payment shall be \$1,853.82, consisting of principal and interest of \$1,414.38 and an escrow component of \$439.44. The chapter 13 trustee is authorized to adjust distributions to this creditor accordingly;
- (c) The *Notice of Mortgage Payment Change* dated January 9, 2025 is **DENIED** as withdrawn;
- (d) On or before **May 30, 2025**, J.P Morgan Acquisition Corp. c/o NewRez, LLC d/b/a Shellpoint Mortgage Servicing shall (i) file an amended proof of claim; and (ii) provide a complete loan history for the debtor's account to debtor's counsel;
- (e) To the extent the Debtor's chapter 13 plan is not currently funded to address the current mortgage payment, an amended plan shall be filed within 30 days;
- (f) The relief provided herein is without prejudice to the debtor filing a request for payment of counsel fees for any work related to the Objection.

Dated: May 1, 2025



GREGORY J. ADDONIO aek
CHIEF UNITED STATES BANKRUPTCY JUDGE

Case administrator to serve:
Debtor(s)

In re:
Sam M Burns
Debtor

Case No. 22-21258-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 01, 2025

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2025:

Recip ID	Recipient Name and Address
db	+ Sam M Burns, 370 Murdockville Road, Clinton, PA 15026-1316

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2025 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp. brian+ecf@briannicholas.com mcallaecf@ecf.courtdrive.com
Denise Carlon	on behalf of Creditor US Bank Trust National Association dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust dcarlon@kmlawgroup.com
Lawrence Willis	on behalf of Debtor Sam M Burns ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

District/off: 0315-2

User: auto

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Date Rcvd: May 01, 2025

Form ID: pdf900

Total Noticed: 1

TOTAL: 6